100

EZ-Broker
Internet based solution for all phases of the structured settlement process

- ►One time input or download of case data
- ►Can be used online or offline
- ►Diary functionality includes automatic reminders
- ►Interfaces with embedded life company software for quoting and illustration
- ►Proposal management systems allows full customization
- ►Integrated post-settlement document processing
- ►Modification of documents as permitted by life companies
- ►Save print, fax and e-mail capabilities for any documents within the software
- ►Integrated life case plans and economic loss analysis through StructureOnline partners
- ►Automatic referral of cashouts and upfront cash to designated Financial Planners
- ►Data archiving and reporting available through StructureOnline
- ►Interfaces with broker company systems

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EZ-Lead (EZ-Broker included)
Employs data mining and knowledge technology to identify structure candidates in claims systems

- ►Electronic interface with claims systems
- ►Automatic analysis of claims to identify structure opportunities
- ►Knowledge based system proposes appropriate structure products
- ►Claims users can propose structure programs or forward referrals to brokers

130

EZ-Reports (for Brokers)
Full-featured reporting module for EZ-Broker

Local:

- ►Full sort and selection criteria (e.g. by life company, client-broker)
- ►Open cases
- ►Settled cases
- ►Closed cases
- ►Premium and/or commission totals
- ►Case related assignments for support staff
- ►Many more will be defined and developed as per industry need

Remote:

- ►Any Reports out of the Archived Data
- ►Many more will be defined and developed per industry need

Fig 1A

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EZ-Reports (for Life Companies)
Full-featured reporting module for Life Company Executives

- ►Full sort and selection criteria (e.g. by broker company, individual broker insurer)
- ►Premium and number of cases funded
- ►Cases quoted
- ►Premium by structure product
- ►Cases accepted/rejected under partnership arrangements (last right of refusal)
- ►Cash referred to financial planners
- ►Many more will be defined and developed as per industry need

150

EZ-Updates
Internet-based support for delivery of life company software, updates and rate changes

- ►All functions are provided through the StructureOnline portal
- ►Download of life company software by authorized parties
- ►Distribution of software upgrades and patches
- ►Distribution of rate changes
- ►Automatic notification of updates to EZ-Broker users

StructureOnline Services

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EZ-Sync
Allows full-use of StructureOnline's broker services by broker companies, individual brokers and support staff

- ►Allows brokers to download portable version of EZ-Broker for use offline
- ►Brokers and support staff can synchronize their work, data, schedule, diary cases, etc.
- ►Software updates are executed automatically
- ►Rate changes are made automatically

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EZ-Support
StructureOnline help desk for life companies and brokers

- ►Technical support for life company software
- ►Support for life products
- ►Maintain latest life company software on the web for download
- ►Maintain latest software patch for life company, software on the web for download
- ►Maintain rate changes on the web as publication
- ►Other services based on user demand

180

Alternative Dispute Resolution Provider Affiliation
Brings a new source of cases to the structure industry

- ►Custom templates for ADR web pages
- ►Allows structured settlements to be offered as part of the ADR process
- ►Structure products from participating life companies offered through StructureOnline
- ►Referral of cases to participating brokers facilitated by StructureOnline

Fig. 1B

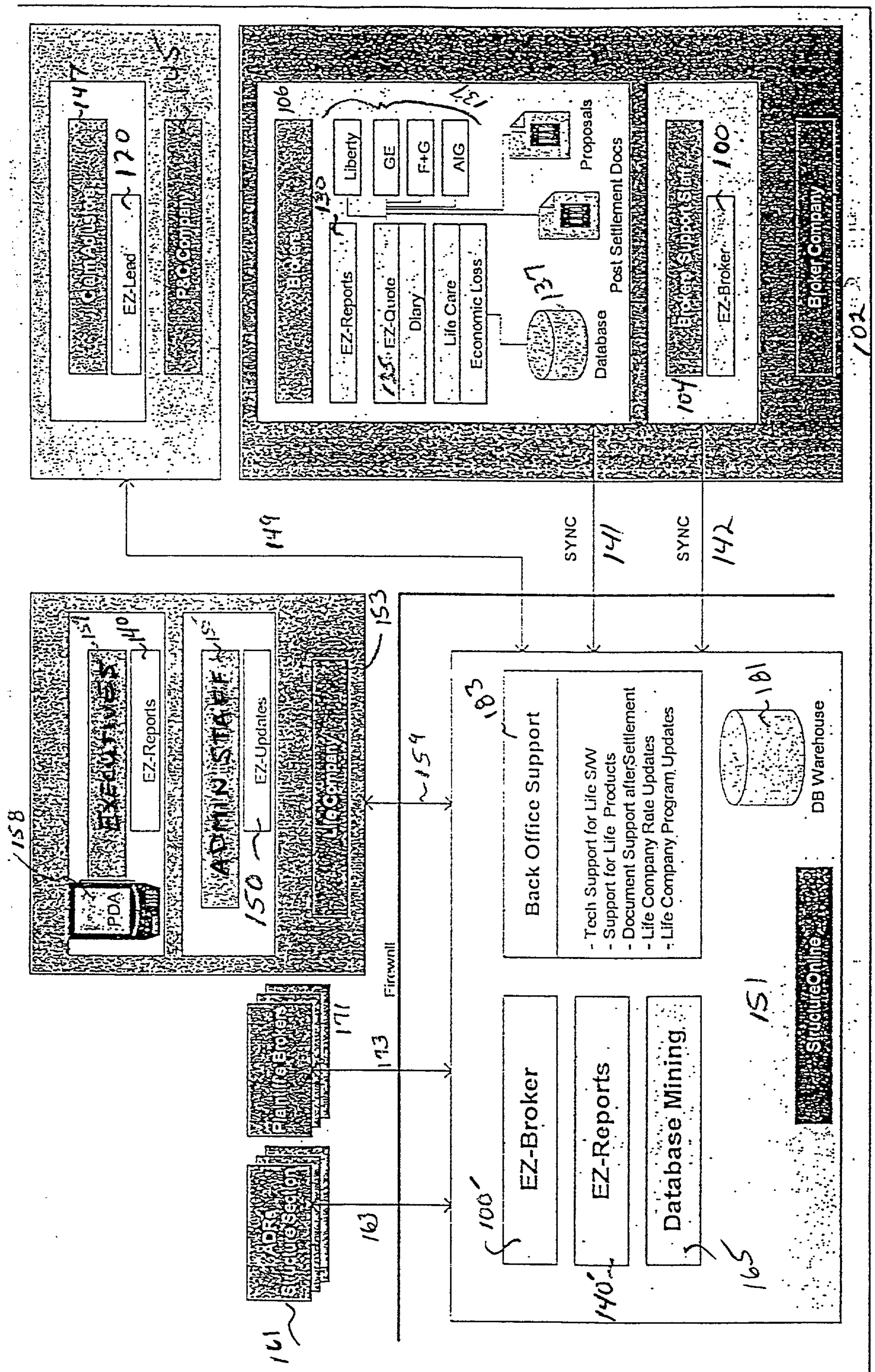
Claim Adjuster
EZ-Lead
P&C Company
Brokers
EZ-Reports
EZ-Quote
Diary
Life Care
Economic Loss
Liberty
GE
F+G
AIG
Proposals
Post Settlement Docs
Database
Broker Support Staff
EZ-Broker
Broker Company
SYNC
SYNC
EXECUTIVES
EZ-Reports
ADMIN STAFF
EZ-Updates
Life Company
PDA
Firewall
Back Office Support
- Tech Support for Life S/W
- Support for Life Products
- Document Support afterSettlement
- Life Company Rate Updates
- Life Company Program Updates
DB Warehouse
EZ-Broker
EZ-Reports
Database Mining
StructureOnline
ADRs Structure Section
Plaintiffs Broker

FIG. 2

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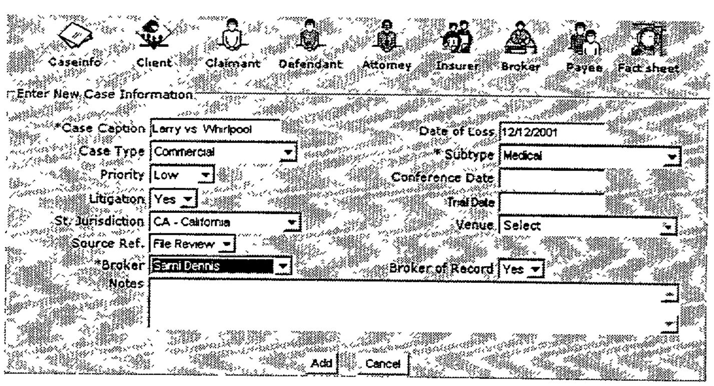
Online Broker (Web version of EZ-Broker)
Allows easy access to structure products to qualifying professionals, generates new structure business

- ▶Service offered to qualified parties via the Internet
- ▶StructureOnline facilitates company approval and licensing issues

FIG. 1C

Creating a New Case



- **Mandatory Field Requirements for opening a case**
  - **Case Caption**
  - **Broker and Broker of Record**

FIG 3

Creating a New Case (continued)

- Add / Edit Insurer Client Information from Client Tab
- National Account Check Box for narrowing your search
- Mandatory fields for Insurer
  - Insurer Company Name
  - Date of Case Receipt

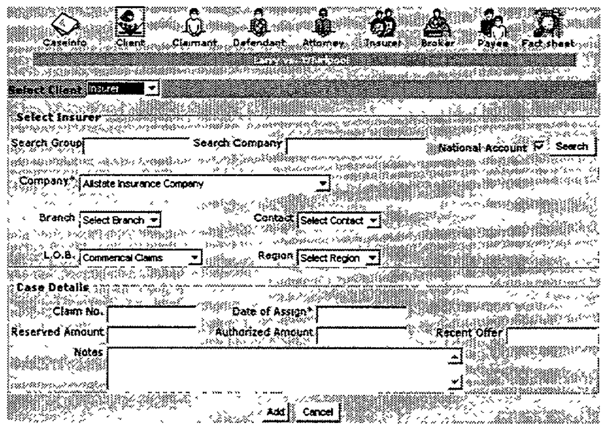
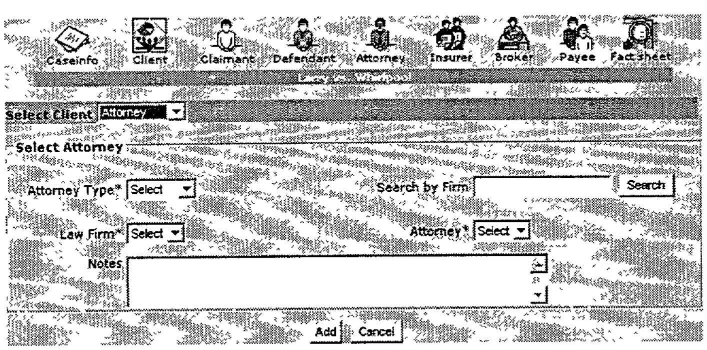


FIG 4

Creating a New Case (continued)

- Add / Edit Law Firm Client Information from Client Tab

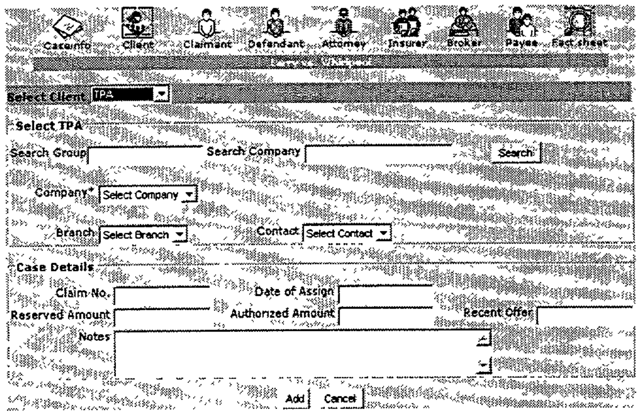


- Mandatory fields for Law Firm
  - Attorney Type
  - Law Firm Name
  - Attorney Name

FIG 5

Creating a New Case (continued)

- **Add / Edit TPA Client Information from Client Tab**

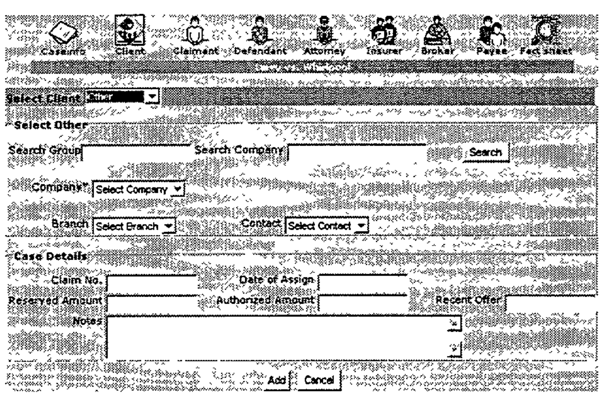


- **Mandatory fields for TPA**
  - **TPA Company Name**

FIG 6

Creating a New Case (continued)

- **Add / Edit Other Client Information from Client Tab**



- **Mandatory fields for Other Client**
  - **Other Company Name**

FIG 7

Creating a New Case (continued)

- Add / Edit Claimant Information from Claimant Tab

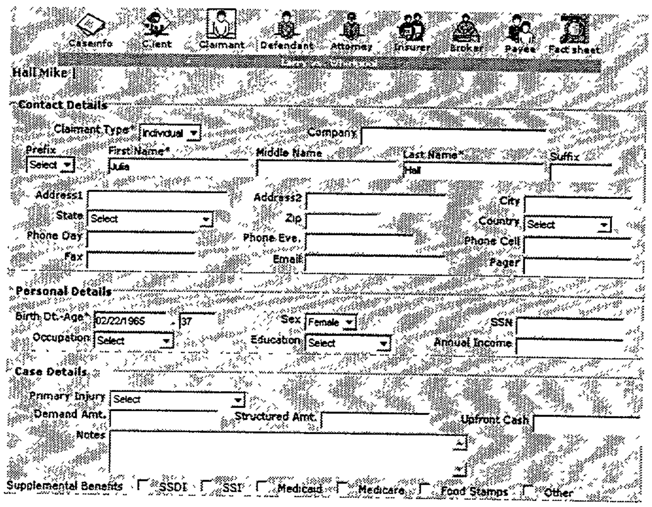
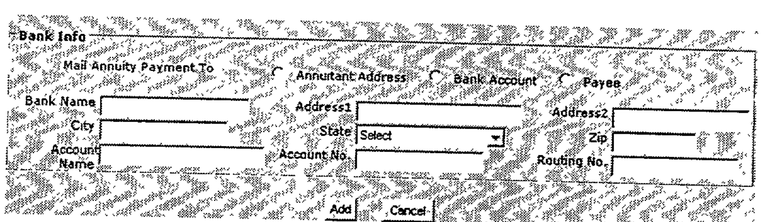


FIG 8

Creating a New Case (continued)



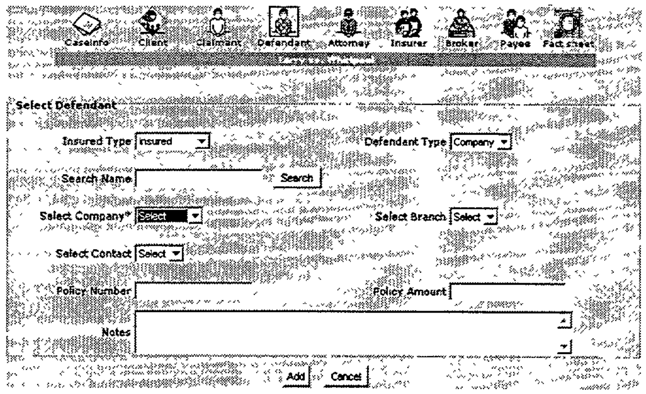
- Mandatory fields for Claimant
  - First Name and Last Name
  - Date of Birth and Age

- Contact Details
- Personal Details
- Case Details
- Bank Information

FIG 9

Creating a New Case (continued)

- **Add / Edit Insured Defendant Company Information from Defendant Tab**

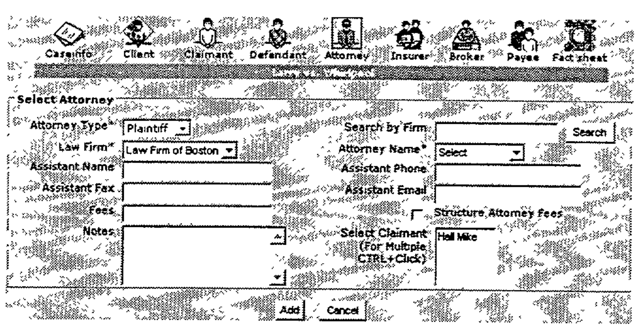


- **Mandatory fields for Insured Defendant**
  - **Company Name**

F I G 10

Creating a New Case (continued)

- **Add / Edit Plaintiff Attorney Information from Attorney Tab**

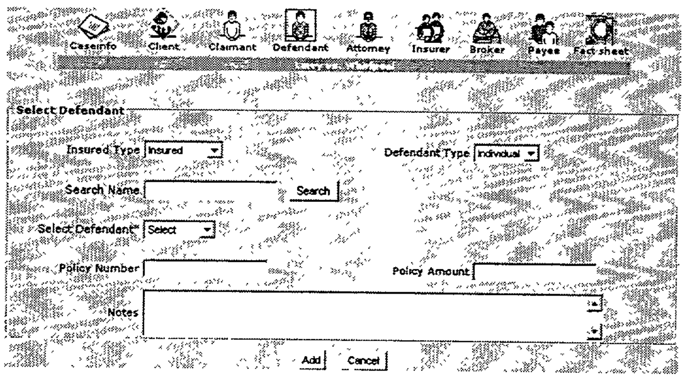


- **Mandatory fields for Plaintiff Attorney**
  - **Attorney Type**
  - **Law Firm**
  - **Attorney Name**

F I G 13

Creating a New Case (continued)

- **Add / Edit Insured Defendant Individual Information from Defendant Tab**



- **Mandatory fields for Individual Insured Defendant**
  - **Defendant Type**

FIG 11

Creating a New Case (continued)

- **Add / Edit Self Insured Defendant Information from Defendant Tab**
- **Mandatory fields for Self Insured Defendant**
  - **Company name**

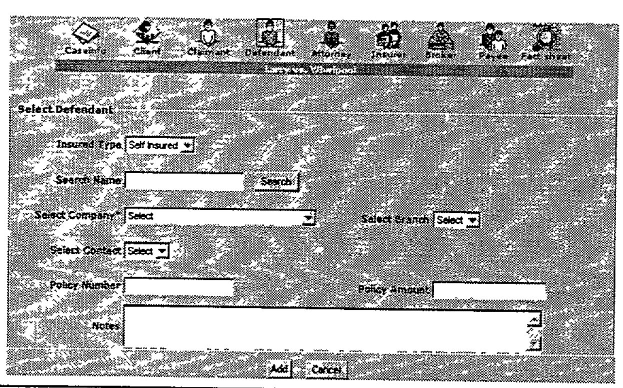
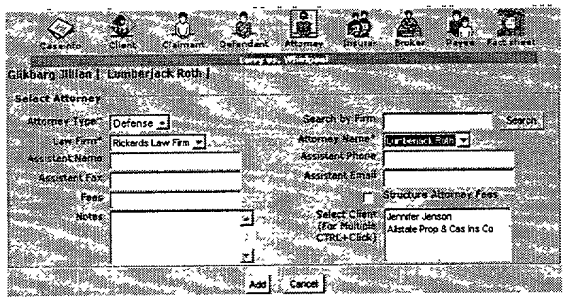


FIG 12

Creating a New Case (continued)

- **Add / Edit Defense Attorney Information from Attorney Tab**

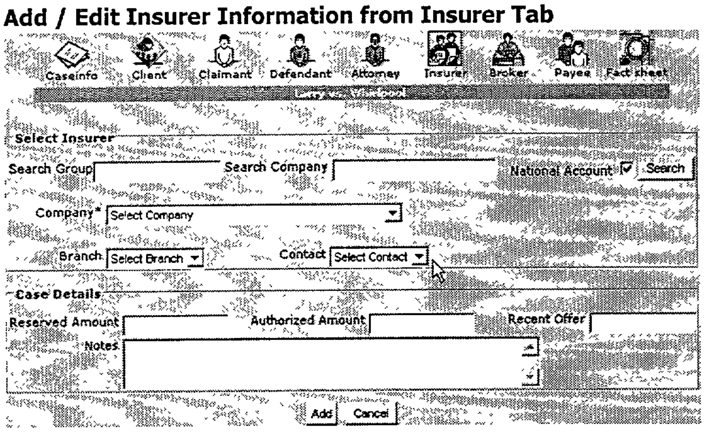


- **Mandatory fields for Defense Attorney**
  - **Attorney Type**
  - **Law Firm**
  - **Attorney Name**

FIG 14

Creating a New Case (continued)

- **Add / Edit Insurer Information from Insurer Tab**

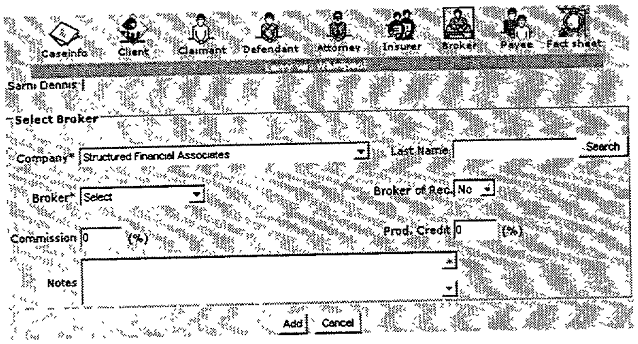


- **Mandatory fields for Insurer**
  - **Company Name**

FIG 15

Creating a New Case (continued)

- Add / Edit Broker Information from Broker Tab



- Mandatory fields for Broker
  - Broker Company Name
  - Broker Name

FIG 16

Creating a New Case (continued)

- Add / Edit Payee Information from Payee Tab

- Mandatory Fields
  - First Name
  - Last Name

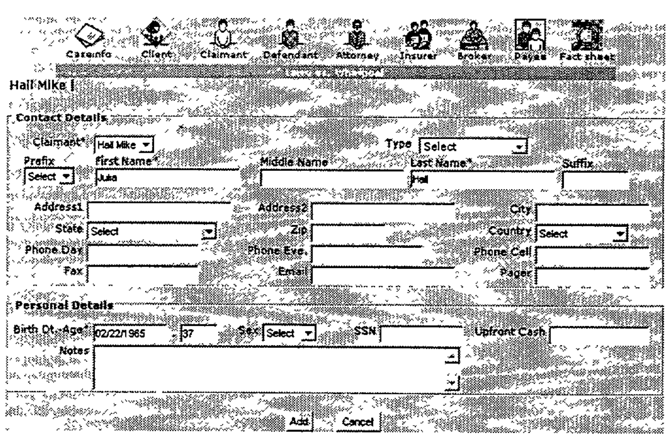
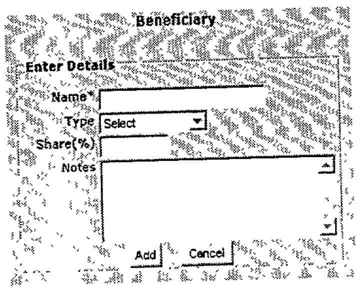


FIG 17

Creating a New Case (continued)

- Add / Edit Beneficiary Information from Payee Tab



- Mandatory Fields
  - Name

FIG 18

Managing your Diary

- Types of Companies
  - Assignment Company
  - Broker Company
  - Insured Defendant
  - Insurance Company
  - Law Firm
  - Life Company
  - Other
  - Self Insured Defendant
  - TPA

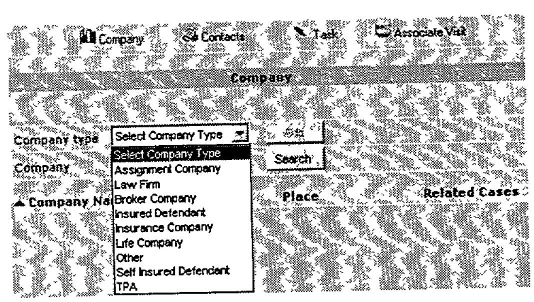
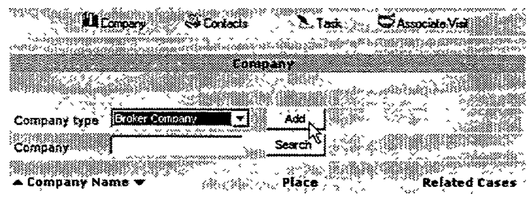


FIG 19

Managing your Diary

- **Open your Diary & Search & Sort / Add a Company by Type**



- **View Cases related to Company from search result**

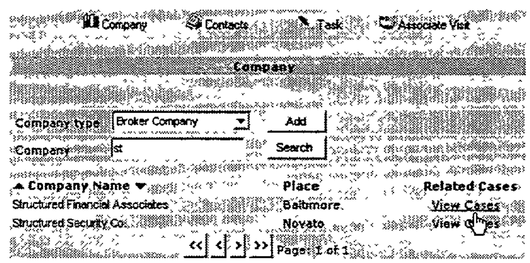


FIG 20

Managing your Diary

- **Categories of Companies**
  - **Public**
  - **Private**

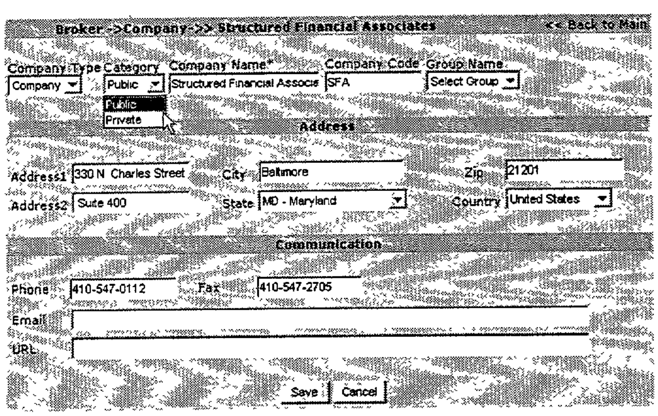


FIG 21

Managing your Diary (continued)

- **Contact Listing at each Level**

Branch List Add New Branch Contact List Add New Contact

Name	Phone	Address
Angel Viera	323-889-3837	500 Citadel Drive2nd Floor City of Commerce , Commerce ,CA - California -90040
Carole Carlson	806-674-8367	302 W. Main StreetSuite 103 , Avon ,CT - Connecticut -06001
Chuck Berry	918-461-2084	7341 East 75TH Street , Tulsa ,OK - Oklahoma - 74133-2816
Edward Whalen	810-733-7315	2503 S. Linden Road , Flint ,MI - Michigan -48532
Jacqueline Viola	636-938-1249	607 Vista Hills Court , Eureka ,MO - Missouri - 63025
John Stanford Jr.	770-951-0696	6445 Powers Ferry Road#195 , Atlanta ,GA - Georgia -30339
Joseph Long	215-348-7244	350 S. Main StreetSuite 209 , Doylestown ,PA - Pennsylvania -18901

FIG 22

Managing your Diary (continued)

- **Remember to use <Type = Company>, if desired to show under Drop Down List**

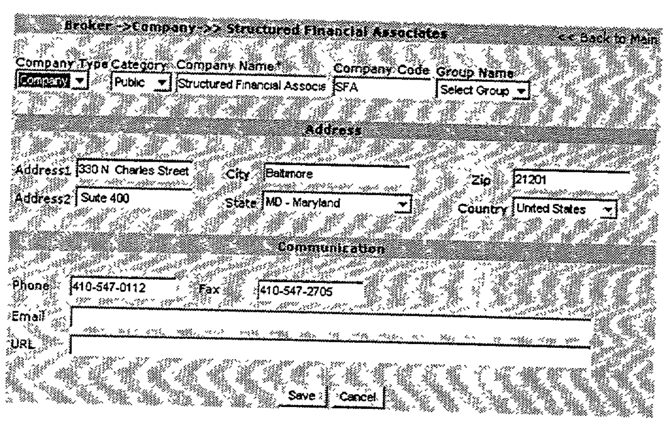


FIG 23

Managing your Diary (continued)

- **Search Contact by First Name, Last Name and/or Type**

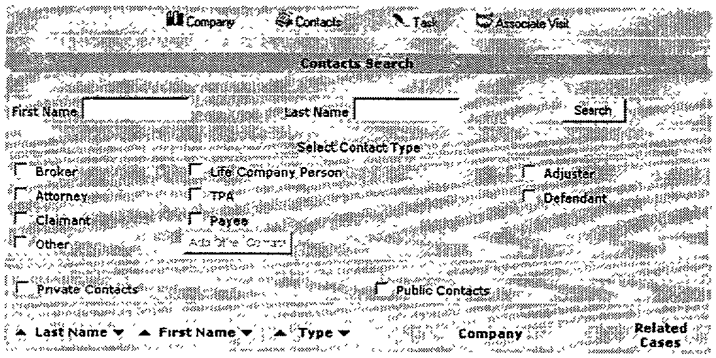


FIG 24

Managing your Diary (continued)

- **Sort searched contacts using arrows**

Last Name	First Name	Type	Company	Related Cases
Felahy	Audra	Broker	Structured Financial Associates	None
Esq.	A.D.	Payee	Structured Financial Associates	None
Lodhi	Aamna	Payee	Structured Financial Associates	View Cases
MEZGEBE	AARAN	Claimant	Structured Financial Associates	None
Bowers	Aaron	Claimant	Structured Financial Associates	None
BROWN	AARON	Claimant	Structured Financial Associates	None
BRUMFIELD	AARON	Claimant	Structured Financial Associates	None
BRUNELL	AARON	Payee	Structured Financial Associates	None
Burke	Aaron	Claimant	Structured Financial Associates	None
CHAVEZ	AARON	Claimant	Structured Financial Associates	None

<< < > >> Page: 1 of 119

FIG 25

Managing your Diary (continued)

- View cases related to Contact from search result

Last Name	First Name	Type	Company	Related Cases
Wallmann	Achim	Broker	Diversified Settlements, Inc.	None
Swebson	Alan	Broker	Structured Security Co.	None
Frisbee	Alice	Broker	Structured Security Co.	View Cases
Cooper	Alice	Broker	Brant Hickey & Associates	None
Hull	Allan	Broker	Structured Security Co.	None
Richardson	Allan	Broker	The Alliance Settlement Cos.	None
Paul	Amy	Broker	Summit Settlement Services	None
Fisher	Andrew	Broker	Settlement Options	None
Hull	Andrew	Broker	Settlement Associates & Insurance Services, Inc.	None
Viera	Angel	Broker	American Settlement Corp.	None

<< < > >> Page: 1 of 2

- Contact Category
  - Public
  - Private

FIG 26

Managing your Diary (continued)

- Check Box for
  - Case Coordinator in Life Company
  - Broker in Broker Company
  - Attorney in Law Firm
  - Claim Adjuster in Insurer / TPA
  - Primary Contact in All Contacts

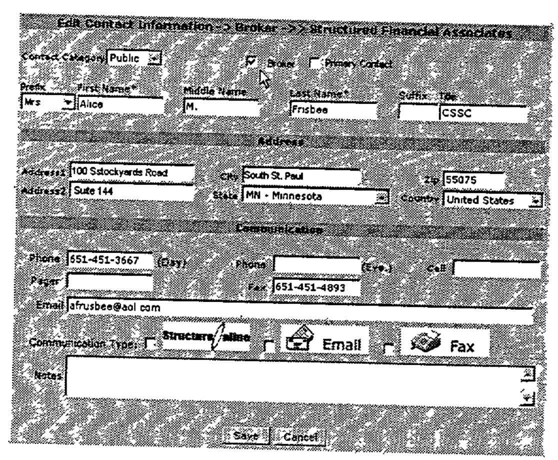


FIG 27

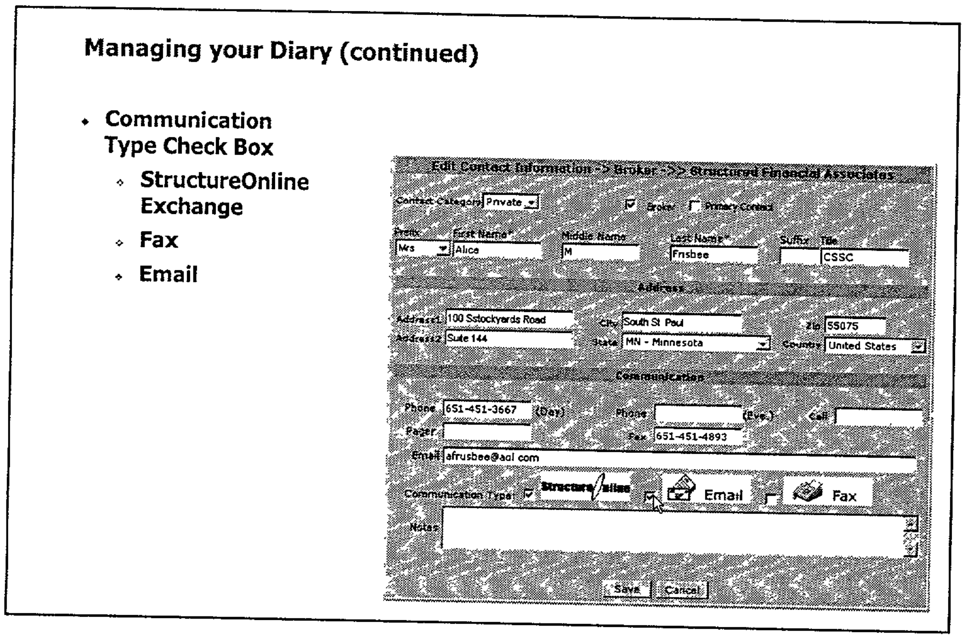

Managing your Diary (continued)
Communication Type Check Box
StructureOnline Exchange
Fax
Email
Edit Contact Information -> Broker ->> Structured Financial Associates
Contact Category
Private
Broker
Primary Contact
Prefix
Mrs
First Name*
Alice
Middle Name
M
Last Name*
Frisbee
Suffix
Title
CSSC
Address
Address1
100 Sstockyards Road
Address2
Suite 144
City
South St Paul
State
MN - Minnesota
Zip
55075
Country
United States
Communication
Phone
651-451-3667
(Day)
Phone
(Eve.)
Cell
Pager
Fax
651-451-4893
Email
Communication Type
Email
Fax
Notes
Save
Cancel

FIG 28

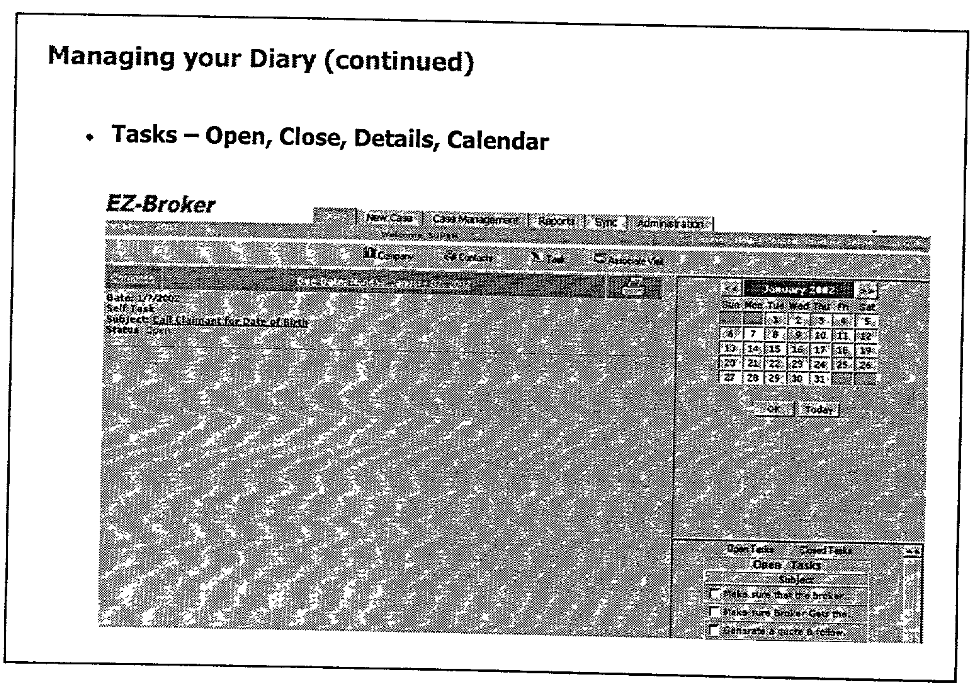

Managing your Diary (continued)
Tasks – Open, Close, Details, Calendar
EZ-Broker
New Case
Case Management
Reports
Sync
Administration
Company
Contacts
Task
Self Task
Subject: Call Claimant for Date of Birth
January 2002
OK
Today
Open Tasks
Closed Tasks
Subject

FIG 29

Managing your Diary (continued)

- **Composing Non-case related task**
  - **From Home Page -> Compose**
  - **From Diary -> Task -> Compose**

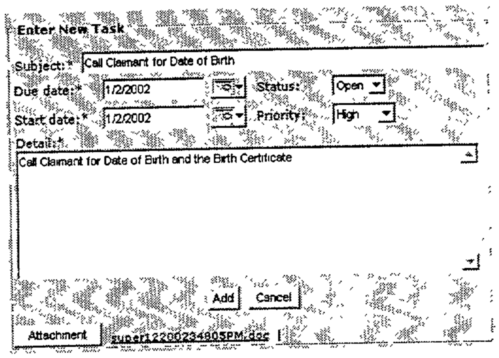


FIG 30

Managing your Diary (continued)

- **Tracking visits to Clients (National Accounts only)**
  - **Name of the Insurance Company / Branch**
  - **Date of the Last Visit**
  - **Purpose**
  - **Next visit schedule**
  - **Cases Received**
  - **Notes**

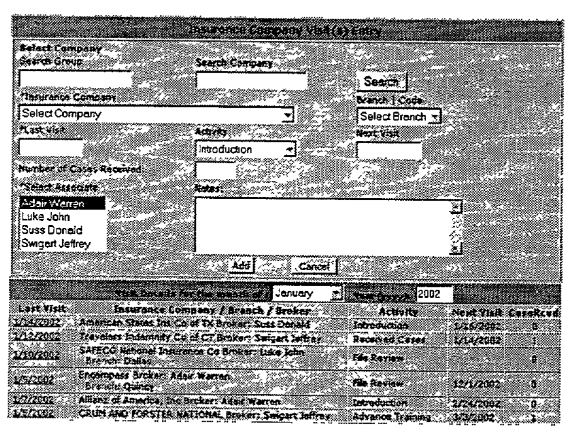


FIG 31

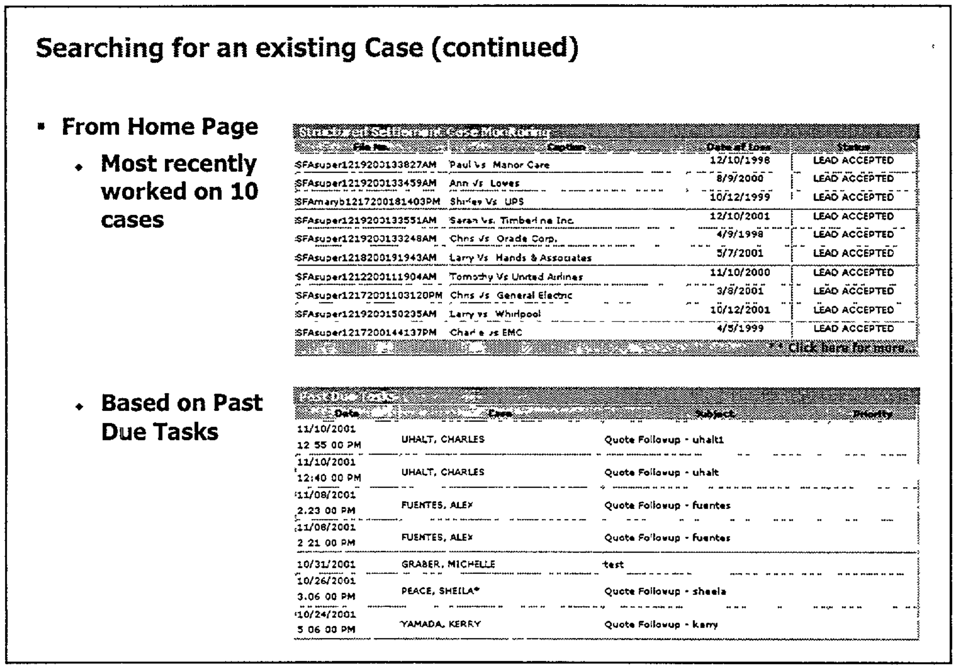

Searching for an existing Case (continued)
From Home Page
Most recently worked on 10 cases
Based on Past Due Tasks
File No.
Caption
Date of Loss
Status
SFAsuper1219200133827AM Paul Vs Manor Care 12/10/1998 LEAD ACCEPTED
SFAsuper1219200133459AM Ann Vs Loves 8/9/2000 LEAD ACCEPTED
SFAmaryb1217200181403PM Shirley Vs UPS 10/12/1999 LEAD ACCEPTED
SFAsuper1219200133551AM Saran Vs. Timberline Inc. 12/10/2001 LEAD ACCEPTED
SFAsuper1219200133248AM Chris Vs Oracle Corp. 4/9/1998 LEAD ACCEPTED
SFAsuper1218200191943AM Larry Vs Hands & Associates 5/7/2001 LEAD ACCEPTED
SFAsuper1212200111904AM Timothy Vs United Airlines 11/10/2000 LEAD ACCEPTED
SFAsuper12172001103120PM Chris Vs General Electric 3/8/2001 LEAD ACCEPTED
SFAsuper1219200150235AM Larry vs Whirlpool 10/12/2001 LEAD ACCEPTED
SFAsuper1217200144137PM Charlie vs EMC 4/5/1999 LEAD ACCEPTED
** Click here for more...
Date
Case
Subject
Priority
11/10/2001 12 55 00 PM UHALT, CHARLES Quote Followup - uhalt1
11/10/2001 12:40 00 PM UHALT, CHARLES Quote Followup - uhalt
11/08/2001 2.23 00 PM FUENTES, ALEX Quote Followup - fuentes
11/08/2001 2 21 00 PM FUENTES, ALEX Quote Followup - fuentes
10/31/2001 GRABER, MICHELLE test
10/26/2001 3.06 00 PM PEACE, SHEILA* Quote Followup - sheela
10/24/2001 5 06 00 PM YAMADA, KERRY Quote Followup - kerry

FIG 32

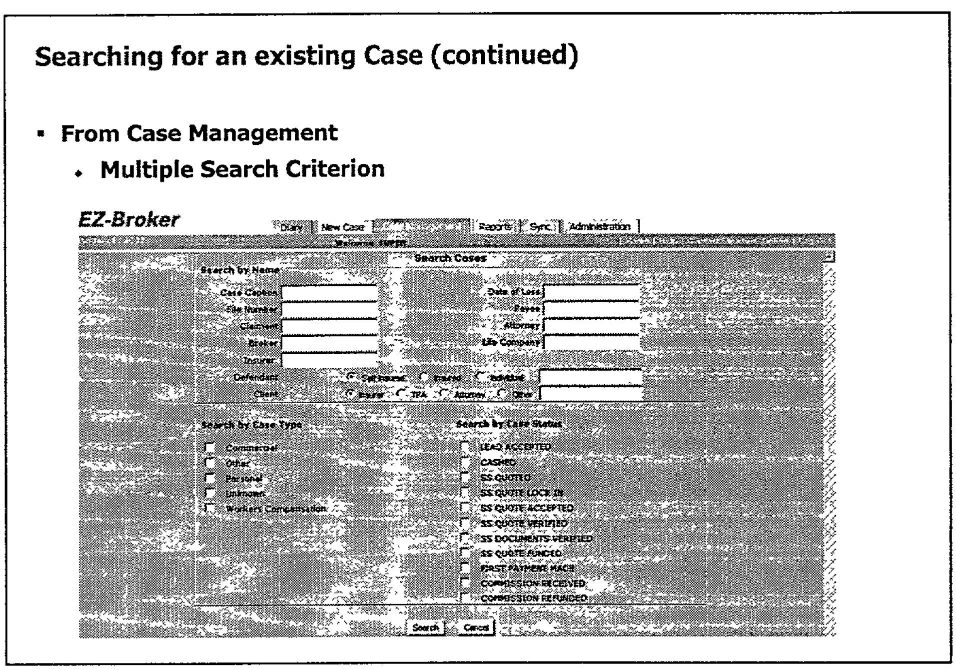

Searching for an existing Case (continued)
From Case Management
Multiple Search Criterion
EZ-Broker
Diary
New Case
Reports
Sync
Administration
Search Cases
Search by Name
Case Caption
File Number
Claimant
Broker
Insurer
Defendant
Client
Date of Loss
Payee
Attorney
Life Company
Search by Case Type
Commercial
Other
Personal
Unknown
Workers Compensation
Search by Case Status
LEAD ACCEPTED
CASHED
SS QUOTED
SS QUOTE LOCK IN
SS QUOTE ACCEPTED
SS QUOTE VERIFIED
SS DOCUMENTS VERIFIED
SS QUOTE FUNDED
FIRST PAYMENT MADE
COMMISSION RECEIVED
COMMISSION REFUNDED
Search
Cancel

FIG 33

Searching for an existing Case (continued)

- **From Diary**
  - **Based on Company of any Type**

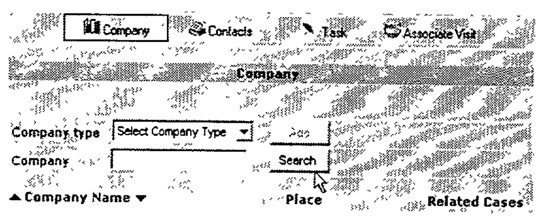


FIG 34

Searching for an existing Case (continued)

- **From Diary**
  - **Based on Contact Person of any Type**

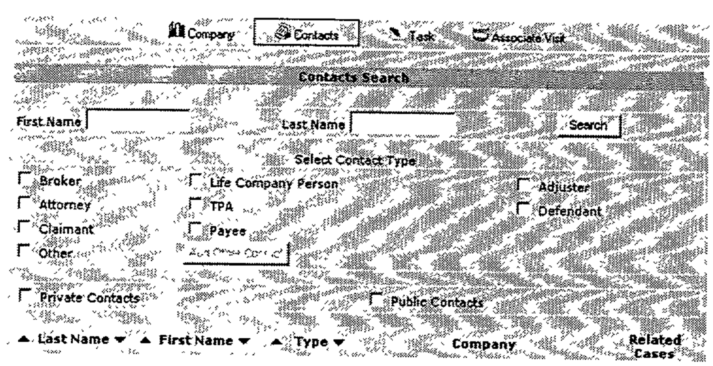


FIG 35

Generating a Quote for Fully Integrated Life Company (continued)

- **Select Claimant & Life Company; Click "Enter Quote Data"**

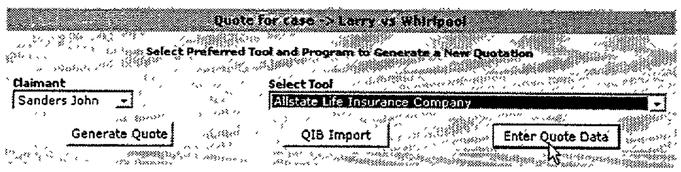


FIG 36

Generating a Quote for Fully Integrated Life Company (continued)

- **Select the Rate Series; Save the Quote**

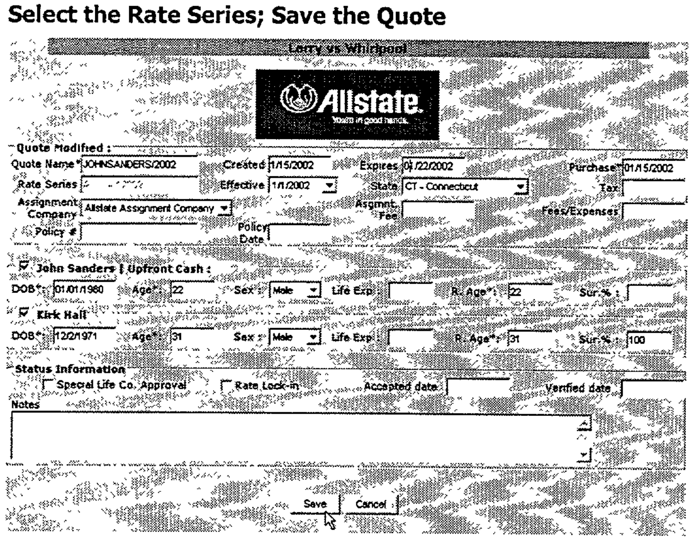


FIG 37

Generating a Quote for Fully Integrated Life Company (continued)

- **Start adding benefits & click "Calculate"; Save at the end**

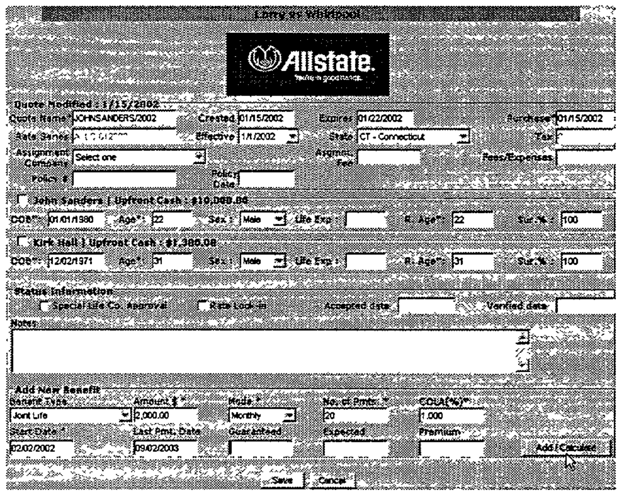


FIG 38

Generating a Quote for Partially Integrated Life Company (continued)

- **Select Claimant & Life Company; Click "Generate Quote"**

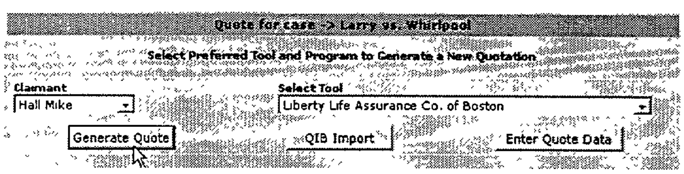


FIG 39

Generating a Quote for Partially Integrated Life Company (continued)

- **QIB Tool is opened now; Click File -> Import; Select file C:\QIBImpExp\filename.exp**

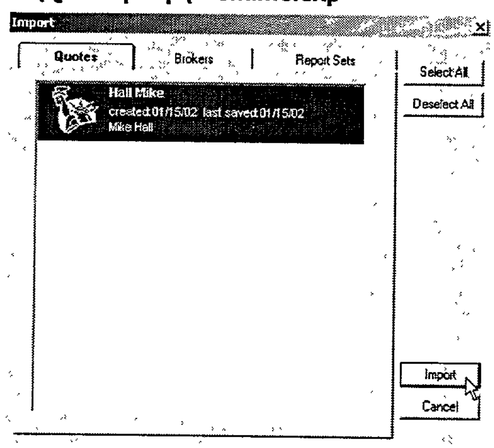


FIG 40

Generating a Quote for Partially Integrated Life Company (continued)

- **Quote data has been Imported now; Click File -> Open Quote -> Edit**

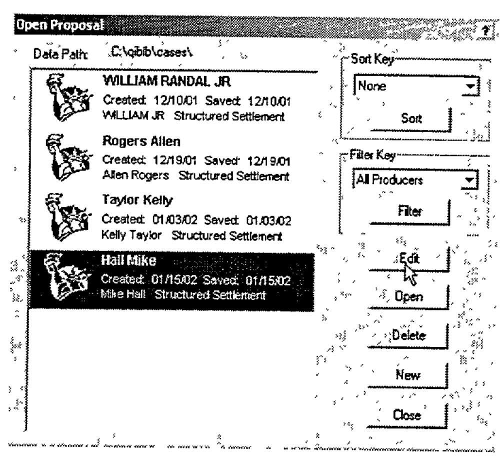
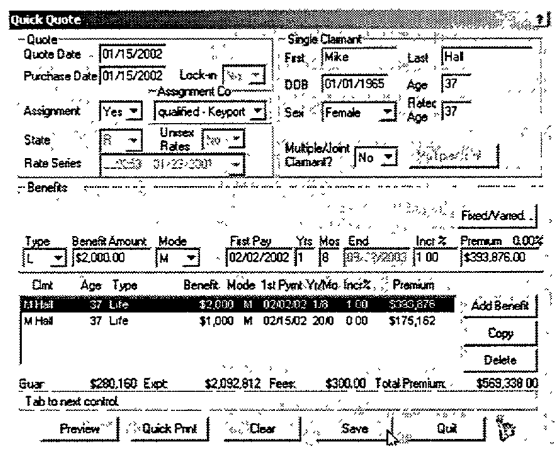


FIG 41

Generating a Quote for Partially Integrated Life Company (continued)

- Check all imported information from Quote Specification or Quick Quote window.
- Start adding benefit information -> Add Benefit
- Quote String Carryover between Tools (Change mode if not mentioned)
- Save -> Quote Name ->Ok



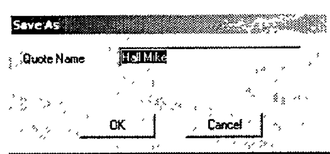


FIG 42

Generating a Quote for Partially Integrated Life Company (continued)

- To Export Quote Data; File-> Export
- Select file C:\QIBImpExp\claimantname.exp -> Click on Save

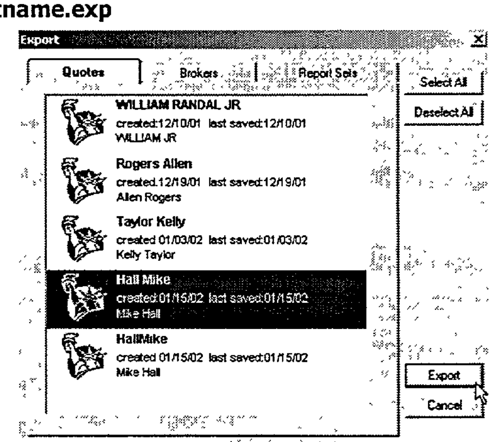
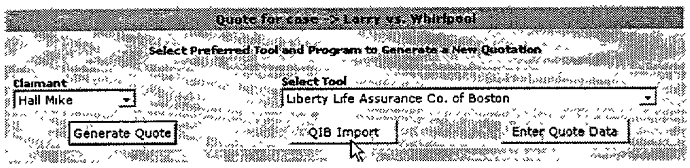


FIG 43

Generating a Quote for Partially Integrated Life Company (continued)

- Click on QIB Import



- Click on Browse and select the file to Import; Click on Import -> Close

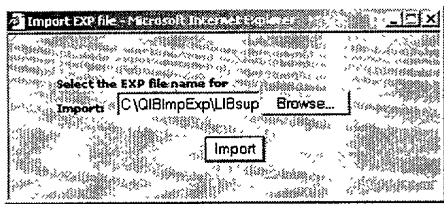
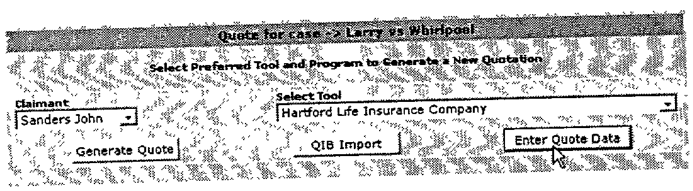


FIG 44

Generating a Quote for not Integrated Life Company (continued)

- Select Claimant & Life Company; Click "Enter Quote Data"



- Copy / Paste the data from Life Company Tool manually (Unfortunately)

FIG 45

Generating a Quote for not Integrated Life Company (continued)

- **Select the Rate Series; Save the Quote**
- **Start adding benefits & click "Calculate"; Save at the end**

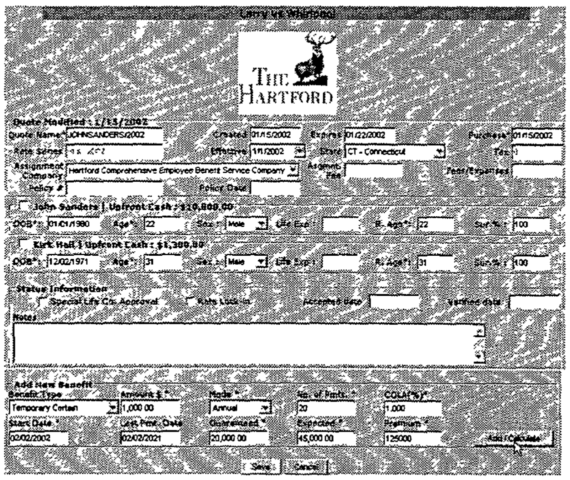


FIG 46

Proposal - Documents (continued)

- **Select the Quote & Appropriate Proposal Template; Click "Generate Proposal"**

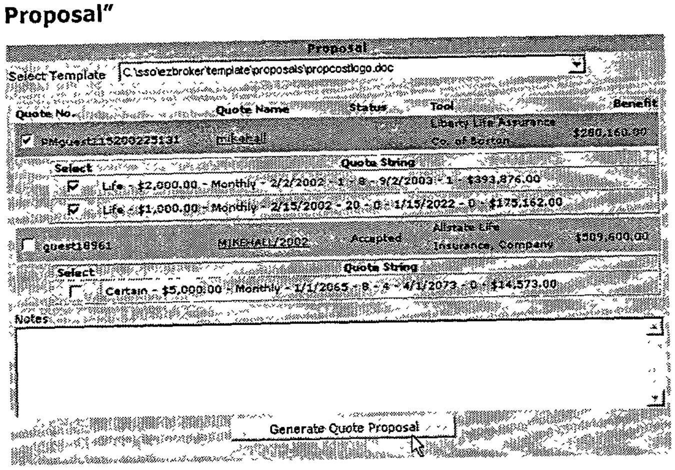


FIG 47

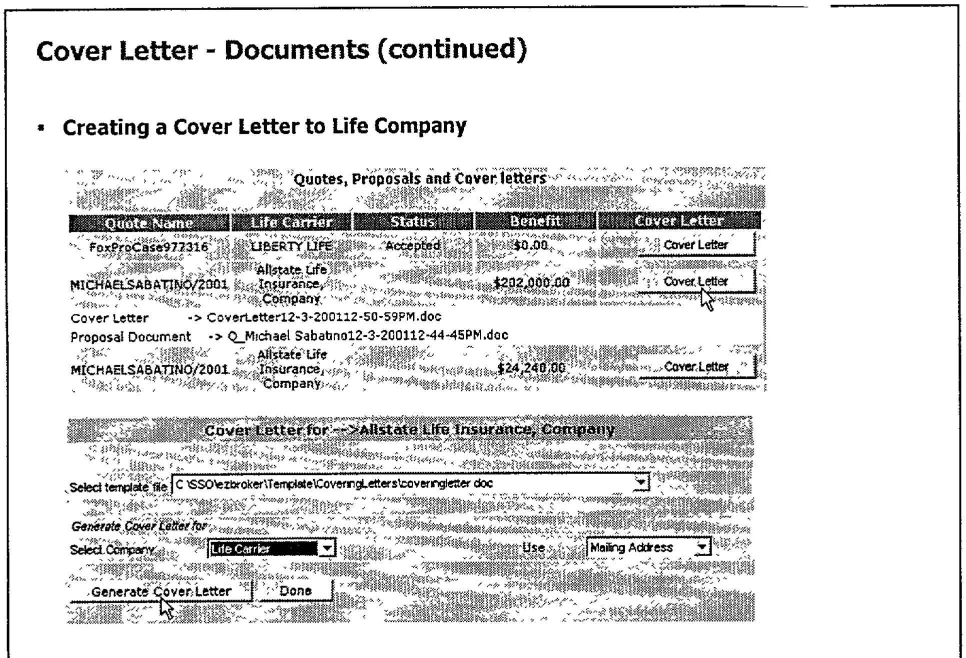

Cover Letter - Documents (continued)
Creating a Cover Letter to Life Company
Quotes, Proposals and Cover letters
Quote Name
Life Carrier
Status
Benefit
Cover Letter
FoxProCase977316
LIBERTY LIFE
Accepted
$0.00
Cover Letter
MICHAELSABATINO/2001
Allstate Life Insurance Company
$202,000.00
Cover Letter
Cover Letter -> CoverLetter12-3-200112-50-59PM.doc
Proposal Document -> Q_Michael Sabatino12-3-200112-44-45PM.doc
MICHAELSABATINO/2001
Allstate Life Insurance Company
$24,240.00
Cover Letter
Cover Letter for -->Allstate Life Insurance, Company
Select template file
Generate Cover Letter for
Select Company
Life Carrier
Use
Mailing Address
Generate Cover Letter
Done

FIG. 48

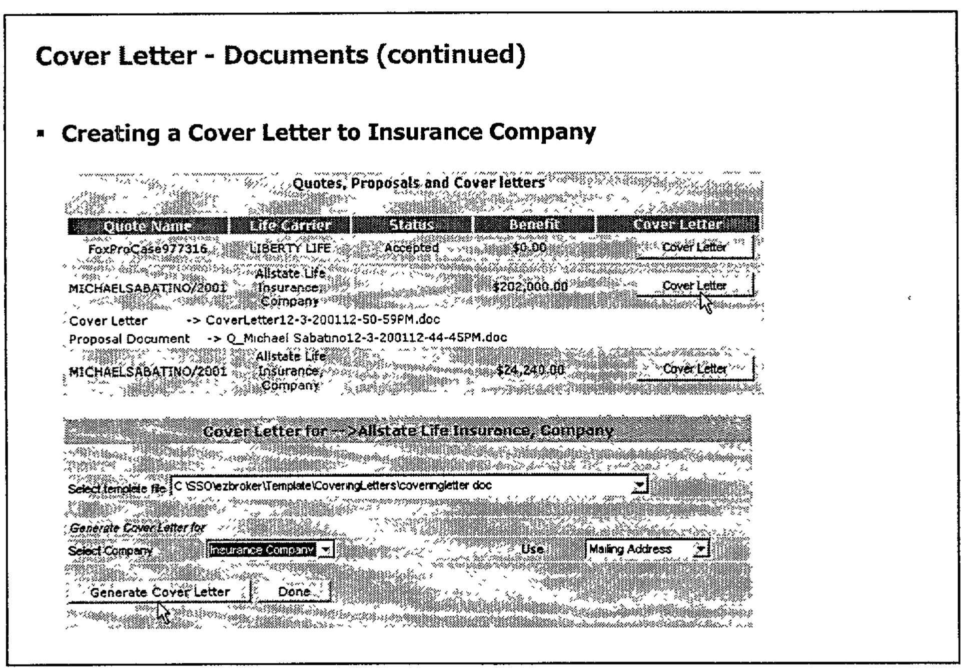

Cover Letter - Documents (continued)
Creating a Cover Letter to Insurance Company
Quotes, Proposals and Cover letters
Quote Name
Life Carrier
Status
Benefit
Cover Letter
FoxProCase977316
LIBERTY LIFE
Accepted
$0.00
Cover Letter
MICHAELSABATINO/2001
Allstate Life Insurance Company
$202,000.00
Cover Letter
Cover Letter -> CoverLetter12-3-200112-50-59PM.doc
Proposal Document -> Q_Michael Sabatino12-3-200112-44-45PM.doc
MICHAELSABATINO/2001
Allstate Life Insurance Company
$24,240.00
Cover Letter
Cover Letter for -->Allstate Life Insurance, Company
Select template file
Generate Cover Letter for
Select Company
Insurance Company
Use
Mailing Address
Generate Cover Letter
Done

FIG 49

Post Settlement Document - Documents (continued)

- **Creating a Post-Settlement Document from Template**

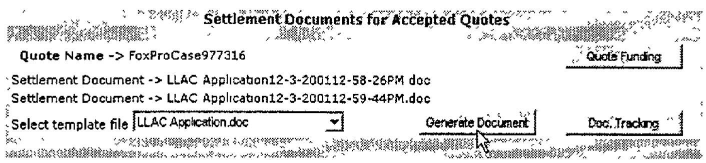


FIG 50

Document Attachment - Documents (continued)

- **Attaching a Document for e-filing**
  - **Any Scanned Data Files**
  - **Any Electronically Generated Documents (Word, Excel, etc.)**

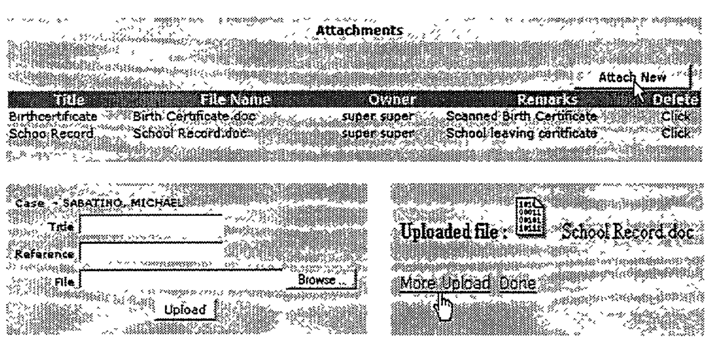


FIG 51

Quote Acceptance Update to Case

- Click on the Quote to view details
- Enter the Date in Quote Accepted Field;
- Don't forget to Save

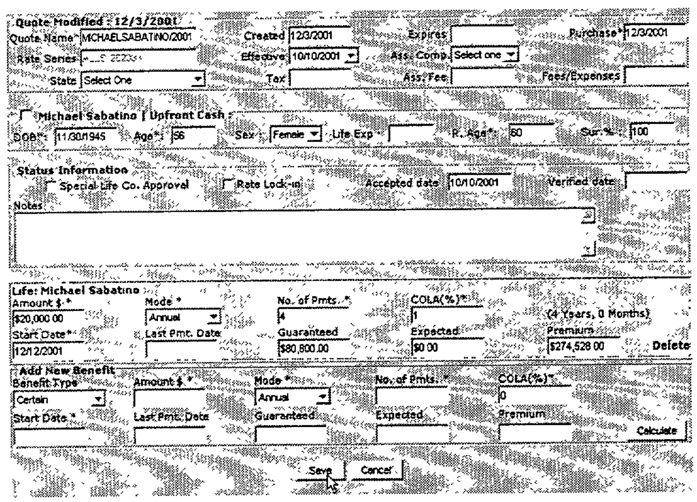


FIG 52

Quote Verification Update to Case

- HOCA verifies an accepted Quote
  - Current Rate Series
    - Exception of Special Approval of Life Company
  - Underwriting Guidelines
  - One more rule

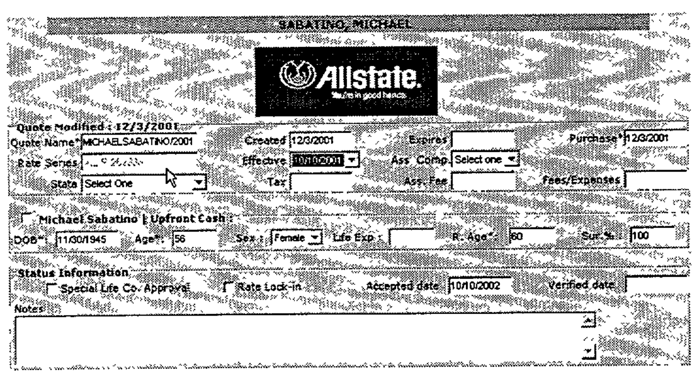


FIG 53

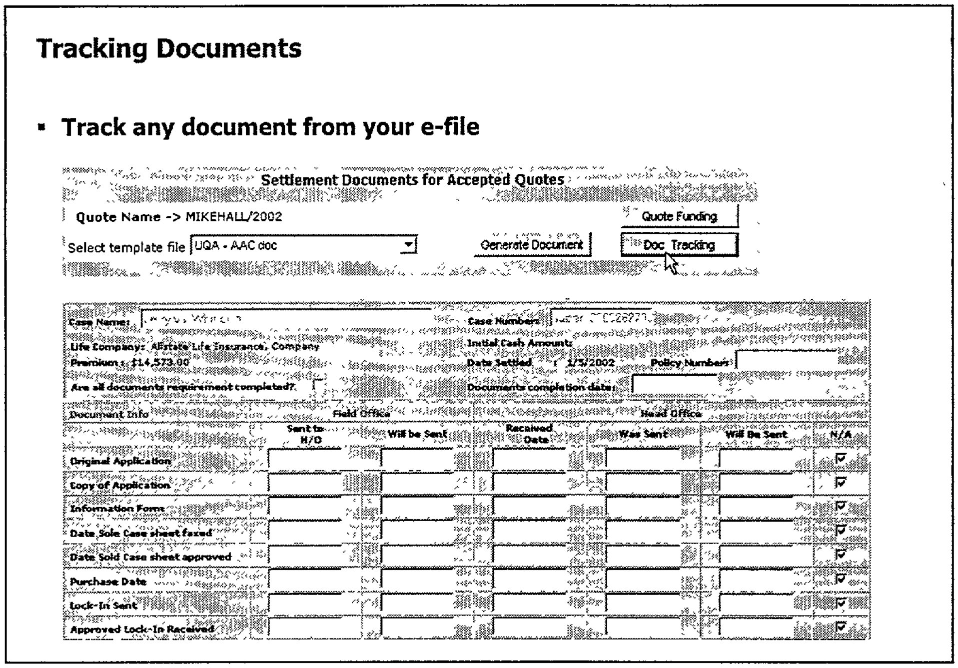

Tracking Documents
Track any document from your e-file
Settlement Documents for Accepted Quotes
Quote Name -> MIKEHALL/2002
Quote Funding
Select template file
UQA - AAC doc
Generate Document
Doc Tracking
Case Name:
Case Number:
Life Company: Allstate Life Insurance Company
Initial Cash Amount:
Premium: $14,573.00
Date Settled
1/5/2002
Policy Number:
Are all documents requirement completed?
Documents completion date:
Document Info
Field Office
Head Office
Sent to H/O
Will be Sent
Received Date
Was Sent
Will Be Sent
N/A
Original Application
Copy of Application
Information Form
Date Sold Case sheet faxed
Date Sold Case sheet approved
Purchase Date
Lock-In Sent
Approved Lock-In Received

FIG 54

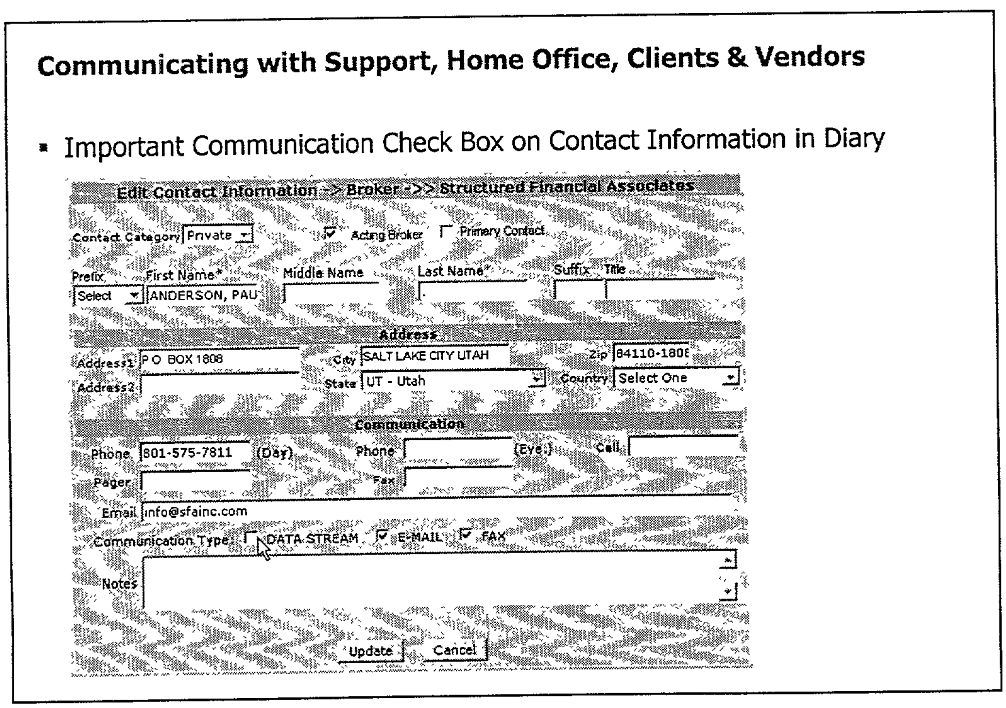

Communicating with Support, Home Office, Clients & Vendors
Important Communication Check Box on Contact Information in Diary
Edit Contact Information -> Broker ->> Structured Financial Associates
Contact Category
Private
Acting Broker
Primary Contact
Prefix
Select
First Name*
ANDERSON, PAU
Middle Name
Last Name*
Suffix
Title
Address
Address1
P O BOX 1808
City
SALT LAKE CITY UTAH
Zip
84110-1808
Address2
State
UT - Utah
Country
Select One
Communication
Phone
801-575-7811
(Day)
Phone
(Eve.)
Cell
Pager
Fax
Email
info@sfainc.com
Communication Type:
DATA STREAM
E-MAIL
FAX
Notes
Update
Cancel

FIG 55

Generating Reports

- Go to Reports Tab to Generate following Reports
  - 1. Associates Reports
  - 2. Carrier Reports
  - 3. Defendant Reports
  - 4. Outstanding Reports
  - 5. Insurance Company Reports
  - 6. Custom Reports

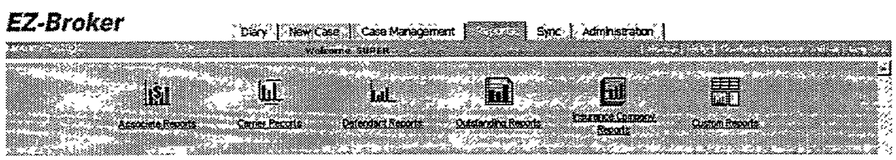


FIG 56

Generating Reports

- Standard Report generating Format (Super User or Executive)

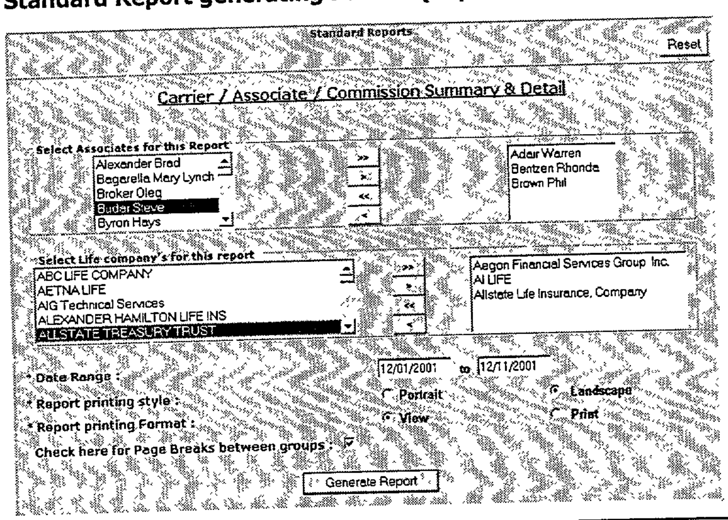


FIG 57

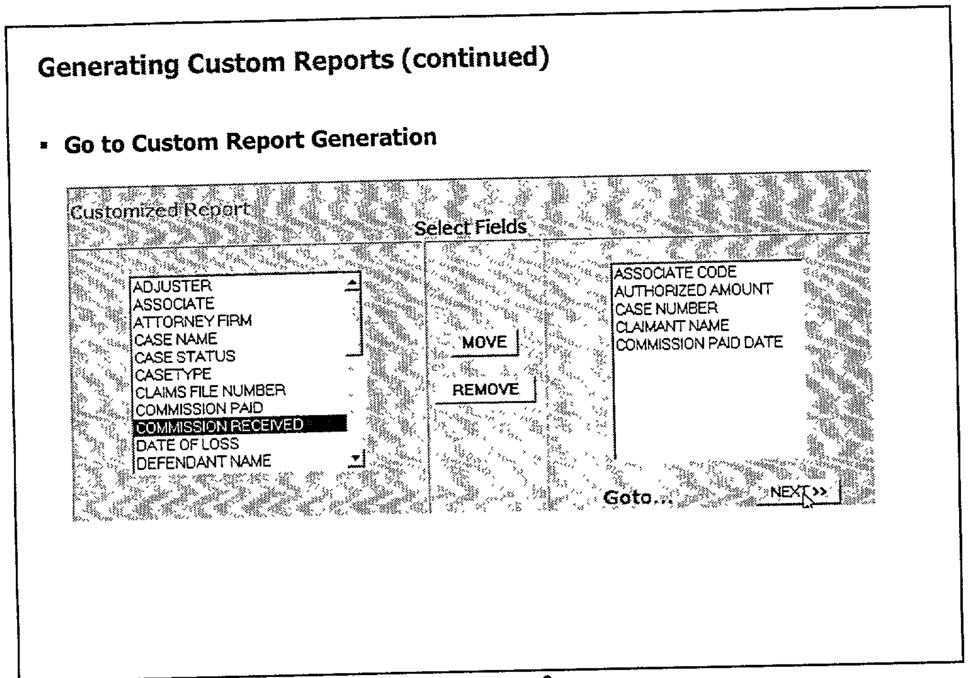

Generating Custom Reports (continued)
Go to Custom Report Generation
Customized Report
Select Fields
ADJUSTER
ASSOCIATE
ATTORNEY FIRM
CASE NAME
CASE STATUS
CASETYPE
CLAIMS FILE NUMBER
COMMISSION PAID
COMMISSION RECEIVED
DATE OF LOSS
DEFENDANT NAME
MOVE
REMOVE
ASSOCIATE CODE
AUTHORIZED AMOUNT
CASE NUMBER
CLAIMANT NAME
COMMISSION PAID DATE
Goto...
NEXT>>

FIG 59

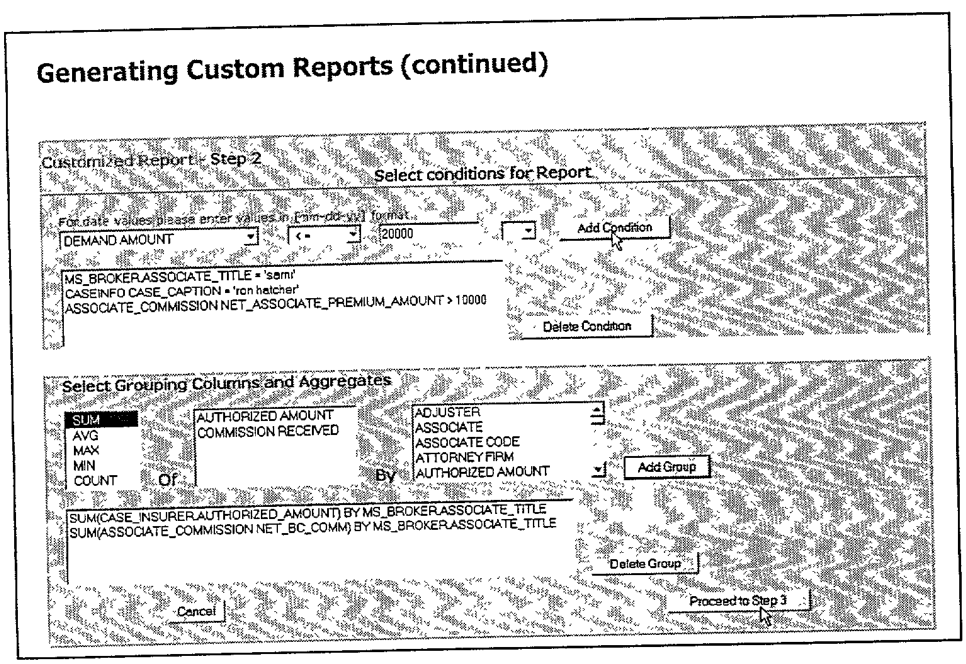

Generating Custom Reports (continued)
Customized Report - Step 2
Select conditions for Report
For date values please enter values in [mm-dd-yy] format
DEMAND AMOUNT
20000
Add Condition
MS_BROKER.ASSOCIATE_TITLE = 'sami'
CASEINFO.CASE_CAPTION = 'ron hatcher'
ASSOCIATE_COMMISSION.NET_ASSOCIATE_PREMIUM_AMOUNT > 10000
Delete Condition
Select Grouping Columns and Aggregates
SUM
AVG
MAX
MIN
COUNT
Of
AUTHORIZED AMOUNT
COMMISSION RECEIVED
By
ADJUSTER
ASSOCIATE
ASSOCIATE CODE
ATTORNEY FIRM
AUTHORIZED AMOUNT
Add Group
SUM(CASE_INSURER.AUTHORIZED_AMOUNT) BY MS_BROKER.ASSOCIATE_TITLE
SUM(ASSOCIATE_COMMISSION.NET_BC_COMM) BY MS_BROKER.ASSOCIATE_TITLE
Delete Group
Cancel
Proceed to Step 3

FIG 60

Generating Reports

- **Standard Report generating Format (Associate, Support or Client)**

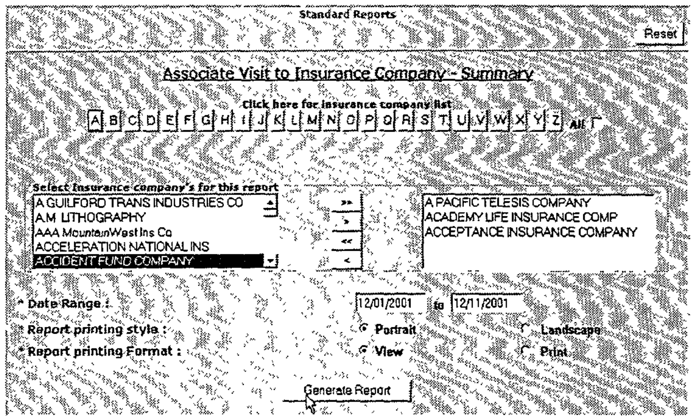


FIG 58

Generating Custom Reports (continued)

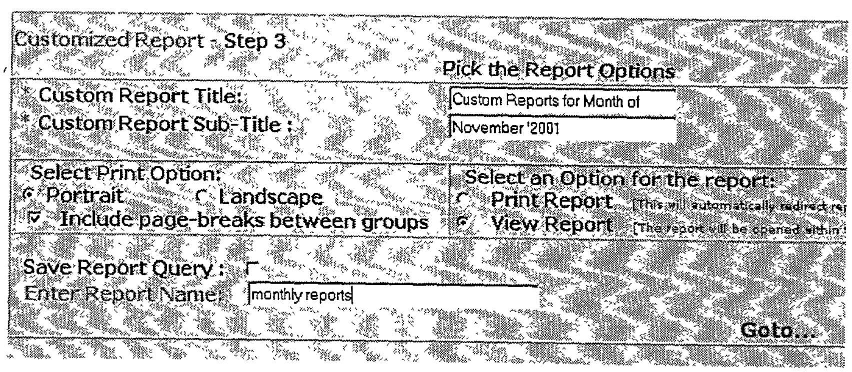


FIG 61